

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-14015-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Peter Tichy
20 Hudson Avenue
Ridgefield Park, NJ 07660

Social Security No.:
xxx-xx-7577

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 6/27/24
Time: 08:30 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: May 23, 2024
JAN: mlc

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Peter Tichy
Debtor

Case No. 24-14015-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 23, 2024

User: admin
Form ID: 132

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2024:

Recip ID	Recipient Name and Address
db	+ Peter Tichy, 20 Hudson Avenue, Ridgefield Park, NJ 07660-1732
520230624	+ Faloni Law Group, LLC, 425 Eagle Rock Avenue, Suite 404, Roseland, NJ 07068-1717
520230632	McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1S, Iselin, NJ 08830

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 23 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	May 23 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520231518	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 23 2024 21:08:46	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520232570	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 23 2024 20:58:33	Ally Capital Department, Att: AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520248534	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 23 2024 20:58:12	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520230617	+ Email/Text: ally@ebn.phinsolutions.com	May 23 2024 20:50:00	Ally Financial Inc., P.O. Box 380901, Bloomington, MN 55438-0901
520253723	+ Email/Text: bkfilings@zwickerpc.com	May 23 2024 20:53:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
520230618	Email/PDF: bncnotices@becket-lee.com	May 23 2024 20:58:27	American Express, N.A., P.O. Box 7871, Fort Lauderdale, FL 33329
520230619	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 23 2024 20:58:35	Capital One, Po Box 85015, Richmond, VA 23285
520230620	Email/Text: bankruptcy@cavps.com	May 23 2024 20:53:00	Cavalry Portfolio Services, 4050 E Cotton Center Blvd., Phoenix, AZ 85040
520244725	+ Email/PDF: ebn_ais@aisinfo.com	May 23 2024 20:58:14	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520230621	+ Email/PDF: creditonebknofications@resurgent.com	May 23 2024 20:58:24	Credit One Bank, N.A., 6801 S Cimarron Road, Las Vegas, NV 89113-2273
520230622	+ Email/Text: bankruptcies@crownsasset.com	May 23 2024 20:52:00	Crown Asset Management, LLC, 3100 Breckinridge Blvd., Duluth, GA 30096-7605
520230623	Email/Text: mrdiscen@discover.com		

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		May 23 2024 20:50:00	Discover Financial Services, Po Box15316, Wilmington, DE 19850
520244839	+ Email/Text: mrdiscen@discover.com	May 23 2024 20:50:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
520230624	^ MEBN	May 23 2024 20:46:48	Faloni Law Group, LLC, 425 Eagle Rock Avenue, Suite 404, Roseland, NJ 07068-1717
520230625	+ Email/Text: cashiering-administrationservices@flagstar.com	May 23 2024 20:53:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520230626	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 23 2024 20:51:00	Goldman Sachs Bank USA, Lockbox 6112, P.O. Box 7247, Philadelphia, PA 19170-0001
520230627	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 23 2024 20:52:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520230629	+ Email/PDF: resurgentbknotifications@resurgent.com	May 23 2024 20:58:02	LVNV Funding LLC, P.O. Box 10584, Greenville, SC 29603-0584
520230630	^ MEBN	May 23 2024 20:46:05	LVNV Funding LLC, 355 S Main Street, Suite 300-D, Greenville, SC 29601-2923
520240037	Email/PDF: resurgentbknotifications@resurgent.com	May 23 2024 20:58:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520230628	+ Email/PDF: resurgentbknotifications@resurgent.com	May 23 2024 20:58:14	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
520230633	Email/Text: ml-ebn@missionlane.com	May 23 2024 20:50:00	Mission Lane LLC, 101 2nd Street., Suite 350, San Francisco, CA 94105
520247755	Email/PDF: pa_dc_claims@navient.com	May 23 2024 20:58:32	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
520230634	+ Email/PDF: pa_dc_claims@navient.com	May 23 2024 20:58:02	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
520230635	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 23 2024 20:58:07	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
520230636	Email/Text: signed.order@pfwattorneys.com	May 23 2024 20:51:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
520230637	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 23 2024 20:51:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
520230638	+ Email/Text: bkfilings@zwickerpc.com	May 23 2024 20:53:00	Zwicker & Associates, P.C., 1020 Laurel Oak Road, Suite 303, Voorhees, NJ 08043-3518

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520230631	*+	LVNV Funding LLC., P.O. Box 10584, Greenville, SC 29603-0584

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2024 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Peter Tichy dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura
Denise E. Carlon	on behalf of Creditor Cardinal Financial Company Limited Partnership dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4